

<b>Notice of Allowability</b>	Application No.	Applicant(s)	
	09/872,447	TAYLOR ET AL.	
	Examiner	Art Unit	
	Kirsten S. Apple	3693	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--  
 All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 10/23/07.
2. ☒ The allowed claim(s) is/are 1, 4, 6-54 and 67-73, 67-69 and 71-73. KA  
5/15/08
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All b) ☐ Some\* c) ☐ None of the:
    1. ☐ Certified copies of the priority documents have been received.
    2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
  - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached.
    - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
  - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

#### Attachment(s)

- |   |  |
|---|--|
| <ol style="list-style-type: none"> <li>1. <input type="checkbox"/> Notice of References Cited (PTO-892)</li> <li>2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)</li> <li>3. <input type="checkbox"/> Information Disclosure Statements (PTO/SB/08),<br/>Paper No./Mail Date _____</li> <li>4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit<br/>of Biological Material</li> </ol> | <ol style="list-style-type: none"> <li>5. <input type="checkbox"/> Notice of Informal Patent Application</li> <li>6. <input type="checkbox"/> Interview Summary (PTO-413),<br/>Paper No./Mail Date _____</li> <li>7. <input type="checkbox"/> Examiner's Amendment/Comment</li> <li>8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance</li> <li>9. <input type="checkbox"/> Other _____</li> </ol> |
|---|--|

Application/Control Number:  
09/872,447  
Art Unit: 3694

Page 2

### DETAILED ACTION

This communication is in response to amendment filed 10/23/07.

### Response to Amendment

The amendments include:

Amended, previously presented or original claims: 1, 4, 6-54 & ~~67-71~~ <sup>9</sup>, 67-69 and 71.

New claims: 72-73

Canceled claims: 2-3, 5 & 55-56 and 70

### Reasons for Allowance

10A  
5/15/08

The following is an examiner's statement of reasons for allowance:

The following is a statement of reasons for the indication of allowable subject matter: the prior art fails to teach or suggest the limitation of independent claims. The Applicant has claims an on-line credit approval system and method.

Independent claim 1 discloses a method of offering financial product to a customer who has not applied for the financial credit by conducting a credit review and using identification information to offer a financial product.

Independent claim 32 discloses a method of offering financial product to a customer who has not applied for the financial credit by forwarding the information to a financial institution that conducts a credit review and using identification information to offer a financial product.

Independent claim 43 discloses a system of offering financial product to a customer who has not applied for the financial credit by conducting a credit review and using identification information to offer a financial product.

Independent claim 57 discloses a system of offering financial product to a customer who has not applied for the financial credit by forwarding the information to a financial institution that conducts a credit review and using identification information to offer a financial product.

Independent claim 71 discloses a method over a web site of offering financial product to a customer who has not applied for the financial credit by conducting a credit review and using identification information to offer a financial product.

The following prior art references have been deemed most relevant to the allowed claim(s):

Walker (US Patent 6,088,686) teaches a credit approval method in system including performing a credit review process and retrieving customer data used to determine the financial products they may be eligible for. The credit review process includes analyzing an applicants credit bureau history and automated credit scoring. In Walker the applicant directly applies for the financial product they are seeking.

Eliason (Online Business Computer Applicants Book ISBN: 0-02-332-461-9) teaches one how to automate any existing process into an on-line process.

5/17/02  
67-69, 71-73.  
Claims 1, 4, 6-54, 67-73 are allowed because Walker and Eliason references as discussed above as the Closest Prior art of record fails to teach or suggest a method **where the customer is actually not applying for any financial product. In contrast the customer is actually purchasing something unrelated to a financial product and the information retrieved in this process is used to review the credit and information to determine if the customer would be eligible for a financial product. The customer is unaware the credit review ever happened.**

Application/Control Number:  
09/872,447  
Art Unit: 3693

Page 4

***Contact Information***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Kirsten S. Apple whose telephone number is 571.272.5588. The examiner can normally be reached on Monday - Friday 9:00-5:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-272-6126.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

ksa

  
JAMES P. TRAMMELL  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 3600